

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Roselyn M Campisi  
Debtor

Case No. 16-13612-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Oct 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2016.

db +Roselyn M Campisi, 22070 Crystal Avenue, Euclid, OH 44123-2661  
24390675 +CitiMortgage, Inc, PO Box 6243, Sioux Falls, SD 57117-6243  
24390674 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,  
St Louis, MO 63179-0040  
24390676 +Collins Asset Group, 5725 W Highway 290 Ste 1, Austin, TX 78735-8720  
24390677 +Euclid Municipal Court, 555 E. 222 St, Euclid, OH 44123-2099  
24390678 +First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205,  
Cleveland, OH 44122-5662  
24390680 +Liberty Life Insurance, PO Box 7211, London, KY 40742-7211  
24390681 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QMASICHERMAN.COM Oct 13 2016 22:03:00 Marvin A. Sicherman,  
1801 East 9th Street - Suite 1100, Cleveland, OH 44114-3169  
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Oct 13 2016 22:21:09 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
cr +EDI: AISACG.COM Oct 13 2016 22:03:00 Capital One Auto Finance,  
c/o Ascension Capital Group, PO Box 201347, Arlington, TX 76006-1347  
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 13 2016 22:17:50  
Capital One Auto Finance, c/o Ascension Capital Group, PO Box 201347,  
Arlington, TX 76006-1347  
cr +EDI: AISACG.COM Oct 13 2016 22:03:00 Capital One Auto Finance, a division of Capital On,  
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 13 2016 22:18:35  
Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group,  
P.O. Box 201347, Arlington, TX 76006-1347  
24390672 +EDI: CAPONEAUTO.COM Oct 13 2016 22:03:00 Capital One Auto Finance, 7933 Preston Rd,  
Plano, TX 75024-2302  
24390673 +EDI: CHASE.COM Oct 13 2016 22:03:00 Chase, Attn: Correspondence Dept, Po Box 15298,  
Wilmington, DE 19850-5298  
24390679 +EDI: CBSKOHLS.COM Oct 13 2016 22:03:00 Kohls/Capital One, Po Box 3120,  
Milwaukee, WI 53201-3120  
24390682 EDI: PRA.COM Oct 13 2016 22:03:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
Norfolk, VA 23541  
24390683 +E-mail/Text: bk@revenuegroup.com Oct 13 2016 22:23:30 Revenue Grp, Po Box 221278,  
Beachwood, OH 44122-0996  
24390684 +EDI: RMSC.COM Oct 13 2016 22:03:00 Synchrony Bank/Lowes, Po Box 965064,  
Orlando, FL 32896-5064  
24390685 +EDI: WTRRN BANK.COM Oct 13 2016 22:03:00 Target, C/O Financial & Retail Services,  
Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475  
24390686 +E-mail/Text: BKRMailOps@weltman.com Oct 13 2016 22:22:40 Ted Traut,  
323 Lakeside Avenue, Suite 200, Cleveland, OH 44113-1009  
24390687 EDI: USBANKARS.COM Oct 13 2016 22:03:00 US Bank, Attn: Bankruptcy Dept, Po Box 5229,  
Cincinnati, OH 45201  
24390688 EDI: USBANKARS.COM Oct 13 2016 22:03:00 Us Bank, 4325 17th Ave S, Fargo, ND 58125  
TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

24390689 Us Bk Rms Cc

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2016 at the address(es) listed below:

Marvin A. Sicherman    sicherman\_trustee@dsb-law.com,    msicherman@ecf.epiqsystems.com  
Y. Eric Holtz    on behalf of Debtor Roselyn M Campisi    yeholtz@amourgis.com,  
                         bk\_department@amourgis.com;taliagahanian@gmail.com;jpamourgisandassociates@gmail.com  
TOTAL: 2

**Information to identify the case:**Debtor 1 **Roselyn M Campisi**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9106**

EIN \_ \_ - \_ \_ \_ \_ \_

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN \_ \_ \_ \_ \_

EIN \_ \_ - \_ \_ \_ \_ \_

United States Bankruptcy Court **Northern District of Ohio**Case number: **16-13612-aih**

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Roselyn M Campisi

10/12/16**By the court:** ARTHUR J HARRIS  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**